

CASE Insurance Policy Schedule

Policy Number - 012620/08/21

Renewal Schedule Number 1

Issue date of Schedule - 09/08/2021

This policy is issued by aQmen Underwriting on behalf of *Insurers* (and in accordance with UMR and contract number(s)) as set out below (or renewal(s) or replacement(s) thereof).

The Policyholder / Insured: Positive View Foundation

Trading as (if applicable): Not Applicable

Agent Name: Arthur J Gallagher (UK) Ltd - West Midlands

Agent Address: Custom House, The Waterfront, Level Street, Brierley Hill, West Midlands DY5 1XH

Principal Risk Address: 29 Park Avenue, Dover, Kent CT16 1ES

The Premises: The Principal Risk Address as above and/or as stated in the Schedule of Locations.

The Business: Carrying on *Business* and/or *Business Activities* as defined within the Policy
Provision of training courses in film and photography to disadvantaged 16-25 year olds in deprived areas and which is carried out by trained professionals. Also attending events and organising fundraising activities.

Effective Date of Quote: 08 August 2021

Period of Insurance: From 08 August 2021 to 07 August 2022 (both days inclusive)

Terms and Conditions: In accordance with the details set out in this *Schedule*

Policy Wording: CaSE Charity Combined CC1-5A

This Policy is issued by aQmen Underwriting on behalf of Insurers (and in accordance with contract number(s)) as set out below, - renewal(s) or replacement(s) thereof;

Section of Cover:	Name of Insurer:	Contract Number:
Part A - All Sections	Aviva Insurance Ltd	100719892BDN
Part B - Legal Expenses	Not Applicable	
Part C - All Sections (other than Section 18 Professional Indemnity)	Not Applicable	
Section 18 Professional Indemnity	Not Applicable	
Part D - All Sections	Not Applicable	
Part E - Travel	Not Applicable	

Long-Term Undertaking: Applicable (see General Condition 16)

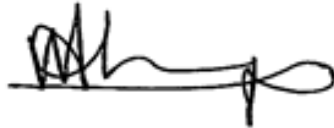
Expiry Date: 08/08/2023

Discount Applicable: 8.00%

The Long-Term Agreement is not applicable in respect of Sections 4, 15, 16, 17, 18, 19 and 20.

First Premium in respect of this Renewal Schedule Number 1:	Total Premium:	£ 524.68
	Insurance Premium Tax(12%)	£ 62.96
	Policy Fee:	£ 35.00
	Total Amount Due:	£ 622.64

Authorised Signatory:



Preamble

In consideration of the *Insured* paying to the *Insurer* the premium stated in the *Schedule* and in reliance upon the Statement of Fact the *Insurer* agrees to provide insurance in the terms of this Policy. Any word or expression to which a specific meaning has been attached shall bear the same meaning wherever it appears.

The liability of the *Insurer* during the *Period of Insurance* shall in no case exceed the amount of the relevant *Sum Insured* or *Limit of Indemnity* set out below (or such other sum or limit as may be substituted by Special Condition or Endorsement hereon signed for and on behalf of the *Insurer*).

Please remember the *Insured* must make a fair presentation of the risk to *Insurers* including any changes the *Insured* wish to make. This means that the *Insured* must:

1. disclose every material circumstance which *You* know or ought to know or, failing that, sufficient information to alert *Insurers* to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a. matter of fact is substantially correct; and
 - b. matter of expectation or belief is made in good faith.

A circumstance is material if it would influence the *Insurers* judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. If the *Insured* fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate the *Insured's* Policy. If the *Insured* are in any doubt as to whether a circumstance is material then the *Insured* should disclose it. *You* should keep a record of all information supplied for the purposes of the application of this insurance

Claims Notifications

If insured for Section 14 Legal Expenses please call the helpline for legal advice as soon as *You* are aware of an incident.

Aviva Commercial Legal Protection 0345 300 1899

For confidential advice on legal or tax matters in the United Kingdom please call Aviva Legal and Tax Helpline 0345 300 1899

If insured for Section 19 Lorega Commercial Loss Recovery Service

In the event of a Property Damage Loss Recovery Claim, please call aQmen Underwriting on 0333 800 9858;

In the event of a Cyber Recovery Claim please call the Lorega Cyber Recovery emergency line on 020 7767 3075

For all other claims please give immediate notice to Aviva Insurance Limited via the dedicated 24 (twenty-four) hour Claims Service: Telephone: 0800 015 1498

Please refer to your Policy "What you should do in the event of a Claim" for further details.

Sections of Cover

Part A - Commercial Combined

Section 1 - Property Damage All Risks	Insured
Section 2 - Business Interruption All Risks	Not Insured
Section 3 - Specified Business Equipment All Risks	Not Insured
Section 4 - Terrorism	Not Insured
Section 5 - Equipment Breakdown	Insured
Section 6 - Money and Personal Accident Assault	Not Insured
Section 7 - Group Personal Accident	Not Insured
Section 8 - Goods in Transit	Not Insured
Section 9 - Employers' Liability	Insured
Section 10 - Public Liability	Insured
Section 11 - Products Liability	Insured
Section 12 - Loss of Licence / Registration	Not Insured
Section 13 - Motor NCD and Excess Protection	Not Insured

Part B - Legal Expenses

Section 14 - Legal Expenses	Not Insured
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Part C - Executive Risks

Section 15 - Trustees, Directors and Officers Liability	Not Insured
Section 16 - Employment Practice Liability	Not Insured
Section 17 - Fidelity Guarantee / Crime	Not Insured
Section 18 - Professional Indemnity	Not Insured

Part D - Loss Recovery

Section 19A - Cyber Loss Recovery	Not Insured
Section 19B - Property Damage Loss Recovery	Not Insured

Part E - Business Travel

Section 20 - Business Travel	Not Insured
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Details of key Sums Insured, Excesses and Endorsements

The following *Sums Insured*, *Excess(es)*, Endorsements and Conditions apply to your Policy. If you have more than one *Premises*, the following are the total *Sums Insured* applicable to all *Premises* combined. Please refer to the **Endorsements**, and **Special Endorsements, Special Conditions and other important information**, and to the Policy wording for any other *Sums Insured* which may apply and/or amendments to standard Policy *Sums Insured*. Cover granted by the Extensions applicable to each Section of this Policy are within and form part of any Sum Insured or Limit of Indemnity, unless stated otherwise within the Policy, Schedule or any Endorsement thereof.

PART A - COMMERCIAL COMBINED

Section 1 - Property Damage All Risks

The Property Insured

Item	Description	Sums Insured
A	Buildings	Not Insured
	Tenants Improvements	Not Insured
B	Contents	Not Insured
	Computer Equipment	Not Insured
C	Stock in Trade	Not Insured
D	Rent Payable	Not Insured

Section 1 Special Extensions applicable

Special Extension 1 - Day One Basis (Non-Adjustable) Extension	Included (25% Uplift)
Special Extension 2 - Subsidence	See Schedule of Locations
Special Extension 3 - Index-Linking	See Schedule of Locations
Special Extension 4 - Waiver of Average	Included

Section 1 - Excess Applicable (Each and every loss)

Standard Section Excess	£ 250
Standard Excess in respect of Subsidence	£ 1,000

(Unless separately specified under the Premises in the Schedule of Locations or by separate endorsement)

Also included in your Policy:

Unless amended above, or endorsed to the contrary, Clauses 1 to 7 and Extensions 1 to 53 apply. Please refer to your policy wording for full details

Clauses 1 to 7 include:

7 - Floating Sums Insured - Where *Sums Insured* are stated within Section 1 Property Damage All Risks, and not identified as applying specifically to any one or more *Premises*, such *Sums Insured* are deemed to be floating *Sums Insured* applicable to all *Premises* insured hereunder

Extensions 1 to 53 include

4 - Breakage of Glass and Sanitary Fittings	£ 10,000
5 - Capital Additions	£ 500,000
6 - Changing Locks	£ 5,000
9 - Deterioration of Stock	£ 5,000
13 - Fly Tipping	£ 15,000
20 - Property at Business Events	£ 10,000
22 - Removal of harmful insect nests	£ 2,500
30 - Trace and Access	£ 25,000

36 - Contents used away from the Premises	£ 5,000
38 - Works of Art	£ 5,000
46 - Invasive non-native plant species	£ 2,500
47 - Contract Works	£ 250,000
51 - Environmental Repairs	£ 50,000
52 - Resilient Repairs	£ 100,000

Section 5 - Equipment Breakdown

Description	Applicable
Property Damage All Risks and Specified Business Equipment All Risks	Applicable
Business Interruption	Not Applicable

Section 5 - Excess Applicable

Each and every loss	£ 250
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Section 9 - Employer's Liability

Description	Sums Insured
Employer's Liability - Any one <i>Event</i>	£ 10,000,000
But in respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

Section 9 - Excess Applicable

Each and every loss	Nil
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Section 10 - Public Liability

Description	Limit of Indemnity
Public liability - Any one <i>Event</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000
Care & Treatment	
In the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
Hirers' liability - Any one <i>Event</i>	£ 1,000,000

Section 10 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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Section 11 - Products Liability

Description	Limit of Indemnity
Products Liability - in the aggregate for the <i>Period of Insurance</i>	£ 5,000,000
In respect of <i>Injury</i> arising from <i>Terrorism</i>	£ 5,000,000

Section 11 - Excess Applicable

Each and every Event in respect of third party property damage only	£ 250
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Sections 9, 10 and 11 Extensions

Unless amended above, or endorsed to the contrary, Extensions apply to Sections 9, 10 and 11. Please refer to your Policy wording for full details

Sections 9, 10 and 11 Extensions include

	Limit of Indemnity
1 - Corporate Manslaughter Legal Defence Consts	Included
4 - Indemnity to Principals	Included
5 - Crisis Event and Reputation Protection Costs	Up to £ 50,000

Sections 10 and 11 Extensions include

	Limit of Indemnity
3 - Pollution or Contamination	Included
5 - Legionellosis	Included
6 - Financial Loss	£ 250,000
7 - Advertising Liability	£ 250,000

Sections 10 and 11 Extensions include Limit of Indemnity

	Limit of Indemnity
1 - Contingent Motor liability	Included
4 - Data Protection	£ 1,000,000
6 - Libel and Slander	Up to £ 250,000
12 - Contractual Liability	Included
13 - Property Owners Liability	Included

Schedule of Locations

The Policy *Sums Insured* in Part A state the total *Sums Insured* for all *Premises*. The following *Premises* are deemed to be insured hereunder and for the *Sums Insured* shown hereunder, such *Sums Insured* being part of (and not in addition to) the *total Sums Insured* stated in Part A.

Number of Premises: 1

Premises 1: 29 Park Avenue
Dover
Kent
CT16 1ES

The Property Insured

Item	Description	Sums Insured
A	Building(s)	Not insured

Section 1 Special Extension 2 Subsidence

Special Extension 2- Subsidence	Not Applicable
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Section 4 - Terrorism

Property Damage All Risks and Specified Business Equipment All Risks	Not Applicable
Business Interruption	Not Applicable

Security at this Location

Intruder Alarm Type	Not Specified
Subject to Survey	No

Endorsements specific to this Location

None

Other Premises Insured: None

Endorsements

The following endorsements are applicable to the whole of this policy unless otherwise stated, and have been applied to this quotation and should be read in conjunction with the Policy wording. Please also refer to location specific endorsements if applicable.

None

Special Endorsements, Special Conditions and other important information

As a result of one or more items of information provided to us or as part of our normal underwriting, your quotation may include a request for additional information which we need to receive from you. This means that no insurance can be offered, nor can cover be given, until such information has been received and we have confirmed in writing to you that underwriting matters have been resolved to the satisfaction of Insurers.

Insurers may agree for the policy to incept provided that such outstanding information or requirements are resolved within a given period of time - if so, the full terms of such agreement will be set out below. Once Insurers have reviewed the required information, you will be advised by us whether Insurers require any amendments to the terms and conditions of this quotation (or to the policy if it has already incepted), or any increase or reduction to the premium. We reserve the right to impose more restrictive terms and conditions, and increase in premium, or to decline to provide a final quotation.

None

Underwriting Information

This quotation is based upon the Underwriting Information and Statements of Fact set out below. Please review these responses and all other details of this quotation carefully, as the quotation is based upon them. If you identify any inaccuracies, please notify us immediately

Underwriting Information

In addition to the *Sums Insured* and other information set out this quotation, you have provided the following additional information which we hold on record. Underwriting information may also comprise any additional information provided to *Insurers* in writing (only) by your agent.

Claims History: The claims declared to *Insurers* relevant to *Your* request for this insurance are as follows:

And as may otherwise be endorsed herein

None

Annual Income: The annual income of your organisation, including any subsidiary entities, intended to be insured under this Policy, is approximately:

£ 250,000

Additional Underwriting Information

None

Estimated Wagerolls Declared

Description of employee / volunteer	FTE	Wageroll of paid employees	Volunteer(s)
Clerical & Administrative	2	£ 69,000	No
Volunteers	6	£ 0	Yes
Counselling, Shop Assistants		£ 0	No
Carers, Teachers (Adult Service Users)		£ 0	No
Carers, Teachers (Juvenile Service Users)	0	£ 0	No
Volunteers		£ 0	No
Light Manual		£ 0	No
Drivers		£ 0	No
Fi;m & Photography Courses	60	£ 0	No

Employers Reference Number

120/LA74189



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number: 012620/08/21

Name of Policyholder: Positive View Foundation

Date of Commencement of Insurance: 08 August 2021

Date of Expiry of Insurance: 07 August 2022

We hereby certify that subject to paragraph 2

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
 2. the minimum amount of cover provided by this Policy is no less than £5 million (c)
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Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

Authorised Signatory
Colm Holmes
Chief Executive Officer, UK Insurance

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you



Certificate of Public Liability Insurance

Policy Number: 012620/08/21

Name of policy holder: Positive View Foundation

Date of Commencement of Insurance: 08 August 2021

Date of Expiry of Insurance: 07 August 2022

Business: Charity or Social Enterprise, and as per Policy.

Indemnity Limit

Public Liability GBP 5,000,000 in respect of any one Event

Products Liability GBP 5,000,000 in the Aggregate for the Period of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above numbered policy subject to the terms and conditions agreed with Aviva Insurance Limited .

Date of Issue: 09 August 2021